Case 17-12107 Doc 1 Filed 04/18/17 Entered 04/18/17 11:25:54 Desc Main Page 1 of 9 FILED Document Fill in this information to identify your case: UNITED STATES BANKRUPTCY COURT United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Northern District of Illinois APR 18 2017 Case number (If known): Chapter you are filing under: JEFFREY P. ALLSTEADT, CLERK Chapter 7 ☐ Chapter 11 Chapter 12 Check if this is an Chapter 13 amended filing Official Form 101 Voluntary Petition for Individuals Filing for Bankruptcy 12/15 The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1 **Identify Yourself About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): 1. Your full name Write the name that is on your government-issued picture First name identification (for example, your driver's license or passport). Middle name Bring your picture identification to your meeting Last name with the trustee. Suffix (Sr., Jr., II, III) Suffix (Sr., Jr., II, III) 2. All other names you have used in the last 8 First name First name years Include your married or Middle name Middle name maiden names. Last name Last name First name First name Middle name Middle name Last name Last name xxx - xx - 1760 3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer 9 xx - xx -_ 9 xx - xx -______ Identification number (ITIN)

Case 17-12107 Doc 1 Filed 04/18/17 Entered 04/18/17 11:25:54 Desc Main Page 2 of 9

Debtor 1

Document

Case number (if known)

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********		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):				
4.	Any business names and Employer Identification Numbers (EIN) you have used in	☐ I have not used any business names or EINs.	☐ I have not used any business names or EINs.				
	the last 8 years	Business name	Business name				
	Include trade names and doing business as names	Business name	Business name				
		EIN	EIN				
		EIN	EIN				
5.	Where you live		If Debtor 2 lives at a different address:				
		Number Street	Number Street				
		ChiCago IC 60619 City State ZIP Code	City State ZIP Code				
		County	County				
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.				
		Number Street	Number Street				
		P.O. Box	P.O. Box				
		City State ZIP Code	City State ZiP Code				
6.	Why you are choosing this district to file for bankruptcy	Check one: Over the last 180 days before filing this petition,	Check one: Over the last 180 days before filing this petition,				
	burning to y	I have lived in this district longer than in any other district.	I have lived in this district longer than in any other district.				
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	I have another reason. Explain. (See 28 U.S.C. § 1408.)				
April 40	ttalla la tresco, est						

Case 17-12107 Doc 1 Filed 04/18/17 Entered 04/18/17 11:25:54 Desc Main Document Page 3 of 9

Case number (if known)_

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	The chapter of the	Check of	one. (For a brie	f description of each, see Not	ice Required by 1	1 U.S.C. § 342(b) for Individuals Filing
	Bankruptcy Code you are choosing to file			2010)). Also, go to the top of p	page 1 and check	the appropriate box.
	under	☐ Cha				
			apter 11			
		\setminus /	apter 12			
Jan 2	enterprise to trade of the first of the first section of the constitution of the first of the constitution	Cha	apter 13		en de la companya de la constitución de la constitu	
3.	How you will pay the fee	loca your subr with I nec	al court for mo rself, you may mitting your pa a pre-printed ed to pay the lication for Inc quest that my	re details about how you not pay with cash, cashier's cayment on your behalf, you address. If fee in installments. If you dividuals to Pay The Filing or fee be waived (You may)	nay pay. Typical check, or money ur attorney may u choose this of Fee in Installments	pay with a credit card or check of one of the otion, sign and attach the one of the otion (Official Form 103A).
	Have you filed for	less pay	than 150% of the fee in inst	f the official poverty line that	at applies to you nis option, you m	and may do so only if your income is r family size and you are unable to ust fill out the Application to Have the with your petition.
	bankruptcy within the last 8 years?	Yes.	District	When		Case number
	•		_		MM / DD / YYYY	
			District	When	MM / DD / YYYY	Case number
			District	When		Case number
					MM / DD / YYYY	
	Are any bankruptcy	No	and the second s	The latest state of the latest states and the latest states are the latest states and the latest states and the latest states are th	MM / DD / YYYY	
-	cases pending or being filed by a spouse who is	No Yes.	Debtor		MM / DD / YYYY	Relationship to you
_	cases pending or being	No □ Yes.		When	MM / DD / YYYY	Relationship to you Case number, if known
	cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an	No ☐ Yes.	District		MM / DD / YYYY	Case number, if known
	cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an	No □ Yes.	District		MM / DD / YYYY	
	cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an	.□_No.	Debtor District	When When lord obtained an eviction judg	MM / DD / YYYY	Case number, if known

Case 17-12107

Doc 1 Filed 04/18/17

Entered 04/18/17 11:25:54 Desc Main Page 4 of 9

Debtor 1

Document

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Part 3: Report About An	y Businesses You Own a	is a Sole Proprietor				
12. Are you a sole proprieto of any full- or part-time business?	No. Go to Part 4.	on of business				
A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or		•				
LLC. If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.	Number Street	t				
to the potition.	City		State	ZIP Code		
		priate box to describe your				
		Business (as defined in 11	- ' ''			
		Real Estate (as defined in	• , ,,			
	·	(as defined in 11 U.S.C. § 1	` ''			
	☐ None of the a	Broker (as defined in 11 U.S	i.C. § 101(6))			
13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a s <i>mall business</i> debtor?	Chapter 11 of the Bankruptcy Code and are you a small business can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach you must attach you are you as small business debtor, you must attach you are a small business debtor.					
For a definition of small business debtor, see 11 U.S.C. § 101(51D).	No. I am filing under (the Bankruptcy C Yes. I am filing under (I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code. I am filing under Chapter 11 and I am a small business debtor according to the definition in the				
Part 4: Report if You Own	Bankruptcy Code		erty That Needs I	mmediate Attention		
4. Do you own or have any property that poses or is alleged to pose a threat		ard?				
of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?	If immediate atte	ention is needed, why is it n	needed?			
For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?						
	Where is the pro	operty?Stre	Al			

City

ZIP Code

State

Case 17-12107

Doc 1 F

Filed 04/18/17

Entered 04/18/17 11:25:54 Desc Main Page 5 of 9

Debtor 1

Document

JANUA E JACUSON

First Mone Middle Name Last Name

Case number (if known)____

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

i	Abo	ut	De	bt	or	1	

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing a	bou
credit counseling because of:	

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ **Disability**. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

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1	l a	ım	not	requ	iired	to	recei	ive	а	briefing	abou
	Cf	edi	it co	บทร	elina	ı be	есаня	e c	١f٠		

☐ Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making

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Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I

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v. I am currently on active military

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Case 17-12107

Doc 1

Filed 04/18/17

Entered 04/18/17 11:25:54 Page 6 of 9

Desc Main

Debtor 1

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Case number (if known)

16.	What kind of debts do you have?	16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."				
	you navo.	No. Go to line 16b. Yes. Go to line 17.				
			rily business debts? Business debts avestment or through the operation of the			
		Yes. Go to line 17.				
		16c. State the type of debts you	u owe that are not consumer debts or bus	siness debts.		
17.	Are you filing under Chapter 7?	No. I am not filing under Cl	napter 7. Go to line 18.	мандання надавнующих профессов на профессов		
	Do you estimate that after any exempt property is excluded and	administrative expense	er 7. Do you estimate that after any exenes are paid that funds will be available to	npt property is excluded and distribute to unsecured creditors?		
	administrative expenses are paid that funds will be available for distribution to unsecured creditors?	☐ No ☐ Yes				
	How many creditors do you estimate that you owe?	1-49 50-99 100-199 200-999	1,000-5,000 5,001-10,000 10,001-25,000	25,001-50,000 50,001-100,000 More than 100,000		
	How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	□ \$1,000,001-\$10 million □ \$10,000,001-\$50 million □ \$50,000,001-\$100 million □ \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion		
	How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion		
Pa	1777 Sign Below		The proof of the proof the	Word than goo billion		
Fo	r you	I have examined this petition, ar correct.	nd I declare under penalty of perjury that	the information provided is true and		
			apter 7, I am aware that I may proceed, I understand the relief available under ea			
			d I did not pay or agree to pay someone and read the notice required by 11 U.S.C			
		I request relief in accordance wi	th the chapter of title 11, United States C	Code, specified in this petition.		
			ult in fines up to \$250,000, or imprisonme	money or property by fraud in connection ent for up to 20 years, or both.		
		×	*			
		Signature of Debtor 1	Signature ○ ∧ I づ	e of Debtor 2		
		Executed on 04 (0)	<u> TOT</u> Executed	d on		

Case 17-12107 Doc 1 Filed 04/18/17 Entered 04/18/17 11:25:54 Desc Main Document Page 7 of 9

Case number (# known)

For your attorney, if you are

represented by one

Debtor 1

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

	Date			
Signature of Attorney for Debtor	·	MM	/ 0	D /YYYY
Printed name		·		
s integritaine				
Firm name				
Number Street				
City		ZIP Cod		
Contact phone	Email address	s		
Bar number	State			

Case 17-12107 Doc 1 Filed 04/18/17 Entered 04/18/17 11:25:54 Desc Main Document Page 8 of 9

For you if you are filing this bankruptcy without an attorney

Debtor 1

If you are represented by an attorney, you do not need to file this page. The law allows you, as an individual, to represent yourself in bankruptcy court, but you should understand that many people find it extremely difficult to represent themselves successfully. Because bankruptcy has long-term financial and legal consequences, you are strongly urged to hire a qualified attorney.

To be successful, you must correctly file and handle your bankruptcy case. The rules are very technical, and a mistake or inaction may affect your rights. For example, your case may be dismissed because you did not file a required document, pay a fee on time, attend a meeting or hearing, or cooperate with the court, case trustee, U.S. trustee, bankruptcy administrator, or audit firm if your case is selected for audit. If that happens, you could lose your right to file another case, or you may lose protections, including the benefit of the automatic stay.

You must list all your property and debts in the schedules that you are required to file with the court. Even if you plan to pay a particular debt outside of your bankruptcy, you must list that debt in your schedules. If you do not list a debt, the debt may not be discharged. If you do not list property or properly claim it as exempt, you may not be able to keep the property. The judge can also deny you a discharge of all your debts if you do something dishonest in your bankruptcy case, such as destroying or hiding property, falsifying records, or lying. Individual bankruptcy cases are randomly audited to determine if debtors have been accurate, truthful, and complete. Bankruptcy fraud is a serious crime; you could be fined and imprisoned.

If you decide to file without an attorney, the court expects you to follow the rules as if you had hired an attorney. The court will not treat you differently because you are filing for yourself. To be successful, you must be familiar with the United States Bankruptcy Code, the Federal Rules of Bankruptcy Procedure, and the local rules of the court in which your case is filed. You must also be familiar with any state exemption laws that apply.

Are you aware that filing for bankruptcy is a serious action with long-term financial and legal
consequences?

Are you aware that bankruptcy fraud is a serious crime and that if your bankruptcy forms are inaccurate or incomplete, you could be fined or imprisoned?

No
Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out your bankruptcy forms?

No

Yes. Name of Person

Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

By signing here, I acknowledge that I understand the risks involved in filing without an attorney. I have read and understood this notice, and I am aware that filing a bankruptcy case without an attorney may cause me-to-tose my rights or property if I do not properly handle the case.

× A C ×	4-18-17
Signature of Debtor 1	Signature of Debtor 2
Date 04 18 2017	Date MM / DD / YYYY
Contact phone 312. 618. 3089	Contact phone
Cell phone 3/2. 6/8-3089	Cell phone
Email address Jordan , J80 (a) Jaha	Email address

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

In Re:)
Debtor (s))
	Case No.
) Chapter 1 3
)

List of Creditors

Captial one 40034487 po BOX 30285 Salt LAKE City, UT 84130	Macy's LLC 680 Folsom st. San Franciscoca 94107
TD Auto Finance 200 Carolina point parkway Greenville, sc 29607	
Comed	
City of Chicago	
Barclays bank P.O. Box 2460 cranberry Tup, PA 16066	